

United States Bankruptcy Court

Southern District of Alabama

Case No. 07-13279

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carlos Minchew
aka Carlos R. Lonzie Minchew
24497 Precious Drive
Loxley, AL 36551

Social Security No.:

xxx-xx-6636

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/24/08

MARGARET A. MAHONEY
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (*applies to cases filed on or after 10/17/2005*);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (*applies to cases filed on or after 10/17/2005*).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 1128-1
Case: 07-13279

User: admin
Form ID: B18Refrm

Page 1 of 1
Total Served: 25

Date Rcvd: Apr 24, 2008

The following entities were served by first class mail on Apr 26, 2008.

db +Carlos Minchew, 24497 Precious Drive, Loxley, AL 36551-8654
aty +Daniel P. Sweet, Crabtree & Sweet, P.C., P.O. Box 537, Daphne, AL 36526-0537
aty Thomas O. Bear, 12440 Magnolia Avenue, Suite 100, Post Office Box 1022,
Magnolia Springs, AL 36555-1022
tr +Denise I. Littleton, 4321 Midmost Drive, Mobile, AL 36609-5532
cr +Golson Mortgage Company, LLC, P.O. Box 382, Fairhope, AL 36533-0382
1681949 +Citi Financial Corp., 1110 South McKenzie St., Foley, AL 36535-1817
1681950 +DirectTV, P. O. Box 538605, Atlanta, GA 30353-8605
1681951 +Emerald Healthcare Group, P.A., P. O. Box 1080, Foley, AL 36536-1080
1681952 +Farmers Insurance Exchange, P. O. Box 0914, Carol Stream, IL 60132-0001
1681953 +Gastroenterologists, P. C., 56 N. Florida St., Mobile, AL 36607-3108
1681954 +Golson Mortgage Co., 57 No. Section St., P. O. Box 382, Fairhope, AL 36533-0382
1707120 +Golson Mortgage Co., LLC, c/o Daniel P. Sweet, P O Box 537, Daphne, AL 36526-0537
1681955 +Medstar Emergency Medical Services, P. O. Box 700, Foley, AL 36536-0700
1681956 +Merrick Bank, P. O. Box 9201, Old Bethpage, NY 11804-9001
1694797 Merrick Bank, c o Weinstein and Riley, PS, po box 3978, seattle, WA 98124-3978
1681957 +Morgan Auto Sales, 45615 Ann Avenue, Bay Minette, AL 36507-7713
1681960 +Professional Account Services, Inc., P. O. Box 188, Brentwood, TN 37024-0188
1681962 +South Baldwin Diag Imaging, PC, P. O. Box 7866, Mobile, AL 36670-0866
1681964 +South Baldwin Regional Medical Center, 1613 N McKenzie St., Foley, AL 36535-2299
1681968 +Thomas Hospital c/o, Gordon G. Armstrong, III, P. C., Post Office Box 1464,
Mobile, AL 36633-1464

The following entities were served by electronic transmission on Apr 25, 2008.

tr +EDI: QDILITTLETON.COM Apr 25 2008 01:56:00 Denise I. Littleton, 4321 Midmost Drive,
Mobile, AL 36609-5532
1681947 +EDI: CAPITALONE.COM Apr 25 2008 01:56:00 Capital One, P. O. Box 650007,
Dallas, TX 75265-0007
1681948 +EDI: CHRYSLER.COM Apr 25 2008 01:56:00 Chrysler Financial, P. O. Box 2993,
Milwaukee, WI 53201-2993
1681958 +EDI: HFC.COM Apr 25 2008 01:56:00 Orchard Bank, HSBC Card Services, P. O. Box 5222,
Carol Stream, IL 60197-5222
1681959 +EDI: HFC.COM Apr 25 2008 01:56:00 Orchard Bank, HSBC Card Services, P. O. Box 5222,
Carol Stream, IL 60197-5222
1681967 +EDI: WTRRN BANK.COM Apr 25 2008 01:56:00 Target National Bank, P. O. Box 59317,
Minneapolis, MN 55459-0317

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1681961* +Professional Account Services, Inc., P. O. Box 188, Brentwood, TN 37024-0188
1681963* +South Baldwin Diag Imaging, PC, P. O. Box 7866, Mobile, AL 36670-0866
1681965* +South Baldwin Regional Medical Center, 1613 N McKenzie St., Foley, AL 36535-2299
1681966* +South Baldwin Regional Medical Center, 1613 N. McKenzie St., Foley, AL 36535-2299

TOTALS: 0, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2008

Signature:

